

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION No.: 10/041,946

ART UNIT: 3696

FILING DATE: January 07, 2002

EXAMINER: Ojo O Oyebisi

INVENTOR(S): James H. Wolfston, Jr., et al

TITLE: Coordination of Independent Billing and Liquidity Providers to Facilitate Electronic Payments

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

In response to the Office Action of December 15, 2008, the Applicants respond as follows:

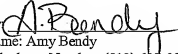
Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence is being electronically submitted to the United States Patent and Trademark Office.

On: May 29, 2009

By: 
Name: Amy Bendy
Telephone Number: (512) 637-0800